

ELECTRONICALLY FILED April 30, 2009  
PATENTS

**IN THE UNITED STATES PATENT & TRADEMARK OFFICE**

Application No.:	10/786,023	Inventor(s):	Modigliani et al.
Filed:	February 26, 2004	Attorney Docket No.:	061350-5002-US
Customer No.:	09629	Confirmation No.:	2925
Examiner:	BASIT, Abdul	Art Unit:	3694
Title: AN ENHANCED SYSTEM FOR ELECTRONIC FUNDS TRANSFER AND ELIMINATION OF THE PAYEE'S NEED FOR ENCRYPTION AND PRIVACY			

Mail Stop AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**ELECTION AND RESPONSE TO OFFICE ACTION MAILED MARCH 30, 2009**

Sir:

In response to the Office Action mailed March 30, 2009, the following claims and remarks are respectfully submitted.